

# LEGALSMART

*July 2025 Edition*



## FEATURED STORY

### *Summer's Hidden Legal To-Do List: From Camps to Contracts*

July is peak season for summer fun—but it also brings unexpected legal situations. Whether you're sending kids to camp, hiring summer help, or taking on seasonal projects, your Legal Resources benefit can help you prepare with confidence.

**Sending kids to camp or traveling without both parents?** Make sure proper travel consent forms and temporary guardianship documents are in place. Camps and travel programs may require notarized medical authorization forms too.

**Hiring a babysitter, nanny, or contractor for home projects?** It's important to have clear written agreements. Contracts outline responsibilities, set expectations, and protect you from liability if something goes wrong.

**Renting or subletting your home?** From lease agreements to local regulations, make sure you understand the laws before signing or listing your property. A plan attorney can review rental terms, help you navigate tenant-landlord matters, and provide advice if disputes arise.

**Planning a backyard renovation?** Permitting issues, contractor disputes, or property line concerns can escalate quickly. Let an experienced attorney review contracts before work begins.

Don't let legal issues sneak into your summer break. The right documents and guidance can help you enjoy the season stress-free—and your Legal Resources plan is here to help you every step of the way.

## FREQUENTLY ASKED QUESTIONS

**Q: What out-of-pocket expenses should I expect when using my plan?**

**A:** Great question! Your Legal Resources plan covers attorney fees for most common legal matters, which means you'll save significantly on legal representation. While you're still responsible for standard non-attorney costs—like court filing fees, fines, or other third-party expenses—your plan helps reduce the overall financial burden.

**Do you have questions?**

**Call our Member Services  
Department at 800-728-5768**

## #TRENDINGNOW

**Fireworks, Festivals, and Liability Risks:  
Stay Safe This July**

July is full of celebrations—but it's also one of the busiest months for personal injury claims.

Before hosting events or attending public gatherings, make sure you understand your liability if someone gets hurt on your property. Be especially careful around fireworks, pools, and open flames to help prevent accidents.

Have questions? Your Legal Resources plan includes general consultations and advice from attorneys who can proactively explain your rights and help you manage risks—so you can enjoy a safe, worry-free summer.

## THE MISSION

The mission of Legal Resources is to provide superior legal services to our members, enabling them to lead active, healthy, and worry-free lives, free of major legal expenses.

## THIS MONTH'S EDITION

- *Wifi Warning*
- *Right Side of the Law*
- *Summer's Legal To-Do List and much more!*



## DID YOU KNOW...

**July is National Parks and Recreation Month.**

July is the perfect time to enjoy the great outdoors—whether hiking, biking, or simply relaxing in your local park. National Parks and Recreation Month encourages everyone to get outside and appreciate nature's benefits for health and well-being.

While spending time in parks and recreational areas is rewarding, it's good to remember that some activities may require permits or adherence to local rules. For example, organizing group events or sports leagues might involve legal considerations like liability waivers or usage permits.

Your Legal Resources plan provides you access to an attorney for guidance on everyday legal matters, so you can enjoy your outdoor adventures with confidence and peace of mind.

Celebrate July by getting outside, staying active, and staying informed.

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RESOURCES**

## CYBER CORNER

### Wi-Fi Warning: Stay Secure While Traveling

Summer travel is booming—but so are cyber threats. Public Wi-Fi at airports, hotels, and cafes may be convenient, but it's also risky. Hackers can intercept your data, including passwords, credit card info, and personal emails.

#### Here's how to protect yourself:

- Avoid accessing sensitive accounts (like banking) over public Wi-Fi.
- Use a VPN (virtual private network) to encrypt your connection.
- Disable automatic Wi-Fi connections on your device.
- Never enter passwords or payment info unless you're on a secure, trusted network.

If your personal or financial information is compromised while traveling, your Legal Resources plan includes identity theft assistance.

Cybercrime doesn't take a vacation—stay vigilant and secure wherever your summer takes you.



## UPCOMING LRSEMINAR DATES

LRseminars is a series of virtual forums that explore how life events can have legal implications. These forums are hosted and presented by Legal Resources and our network attorneys and cover a wide range of topics. Listed below are the upcoming seminars.

### WHEN LIFE GETS LEGAL

**Topic:** Estate Planning Basics

**Date:** July 9, 2025 from 12:00 pm - 1:00 pm EST

### IDENTITY THEFT TODAY

**Topic:** Understanding and Using VPNs

**Date:** July 16, 2025 from 12:00 pm - 1:00 pm EST

### CONVERSATIONS FOR CAREGIVERS

**Topic:** Scam Threats for Care Recipients

**Date:** July 23, 2025 from 12:00 pm - 1:00 pm EST

## SOMETHING DIFFERENT

### *The Pool Party Predicament: Legal Lessons on Civil Actions and Representation*

What began as a fun neighborhood pool party quickly turned into a complicated legal situation when a guest was injured. The homeowners assumed their insurance would cover the claim—but gaps in coverage and safety violations left them facing a costly civil lawsuit.

Whether you're named as a defendant or need to take action as a plaintiff, navigating civil claims can be stressful and expensive. Understanding your rights, insurance coverage, and local safety regulations is critical to protecting yourself and your property.

Your Legal Resources plan provides access to experienced attorneys who can represent you in civil actions—whether you're defending a claim or pursuing one. Plan attorneys can review insurance policies, advise on liability risks, and help you respond effectively to legal challenges.

Before your next summer event, schedule a consultation to discuss your risks and legal options. Being prepared can help you avoid an expensive and stressful legal splash.

## LAWFIRM SPOTLIGHT



### *Byler Iaquinto Law, P.C.*

Byler Iaquinto Law, P.C. is a full-service general practice firm proudly serving Legal Resources members across Virginia. Founded by attorney Gary Byler, the firm provides practical, results-driven support in personal injury, criminal defense, traffic offenses, family law, estate planning, and more. Gary Byler continues to assist with personal injury matters statewide and remains a trusted advocate for clients in need.

The firm's legal team blends experience and energy. Stephanie Iaquinto brings a strong background in personal injury and civil litigation, along with years in higher education. Derek Smith, a former public defender, is known for his courtroom skill and dedication to clients facing serious criminal and juvenile matters. Samuel Small focuses on personal injury, traffic, and landlord-tenant law. Laura Hughes' experience in domestic law makes her a passionate advocate for families, while Barry Koch has decades of experience litigating civil, family, criminal, and bankruptcy matters.

## TIP OF THE MONTH

### *Stay on the Right Side of the Law This Summer*

Summer means road trips, beach days, and long drives—but it also brings a spike in traffic infractions. Speeding tickets, reckless driving, and other moving violations can quickly derail your plans.

Your Legal Resources benefit gives you access to attorneys who can help you understand your rights, respond to citations, and keep minor issues from becoming major headaches—so you can stay focused on the fun and enjoy a smoother ride all summer long.

## FINANCIAL PLANNING

### *Financial Planning Spotlight: Why You Need a Financial Planner*

Managing money can feel overwhelming—especially when juggling retirement, saving, investing, debt, and big life changes. That's where a financial planner comes in. A good planner helps you set realistic goals, avoid costly mistakes, and make confident decisions about your future.

Whether you're planning for retirement, buying a home, or just trying to stick to a budget, personalized guidance can make a big difference.

#### Want to get started?

Your Legal Resources benefit includes access to professional financial planning through our partner, **Kinnect Advisors**. Learn more about this added benefit inside the Member Portal.



Please call our Member Services Department with any questions. **We look forward to serving you and your family.**

800.728.5768

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